

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Joseph C. KAWAN, et al.

Group Art Unit: **3691**

U.S. Serial No.: **09/276,823**

Examiner: **KAZIMI, Hani M.**

Filed: **March 26, 1999**

For: **SYSTEM, METHOD AND APPARATUS FOR VALUE EXCHANGE UTILIZING
VALUE-STORING APPLICATIONS**

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RESPONSE TO NON-FINAL OFFICE ACTION

Sir:

In response to the Non-final Office Action mailed December 23, 2008, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following amendments and remarks.

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 11 of this paper.